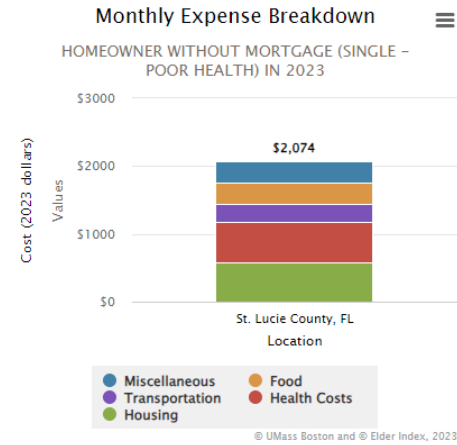
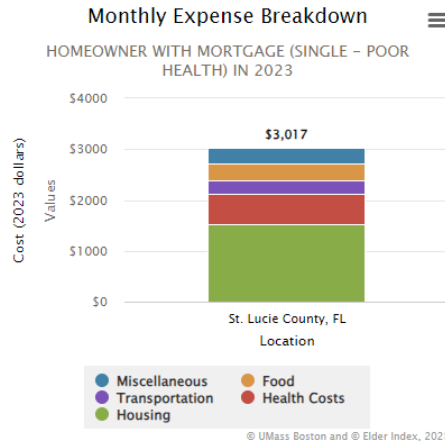
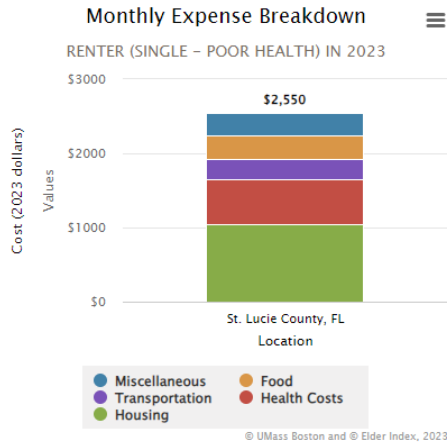
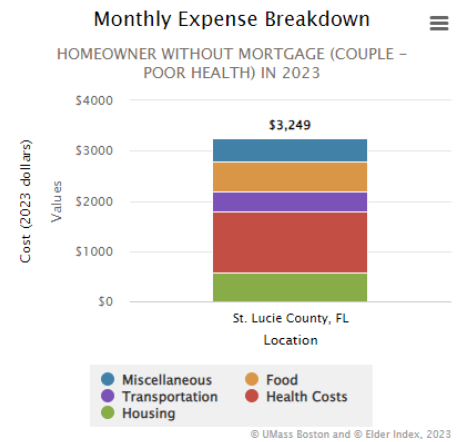
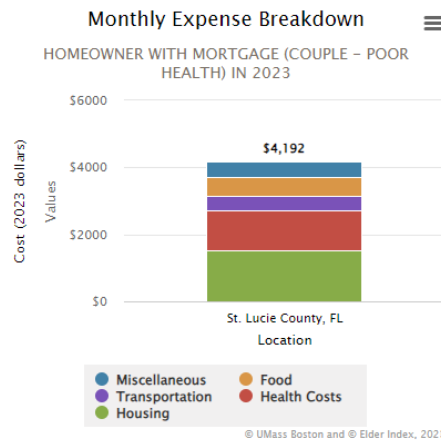
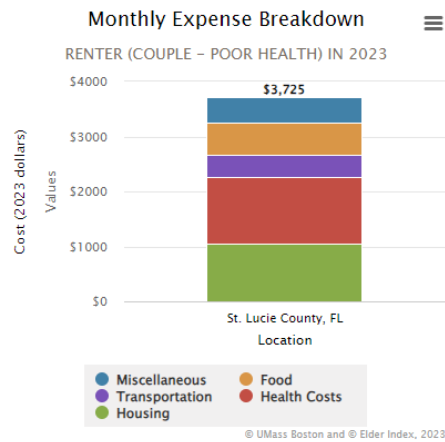


St. Lucie County Elder Index

Single – Poor Health



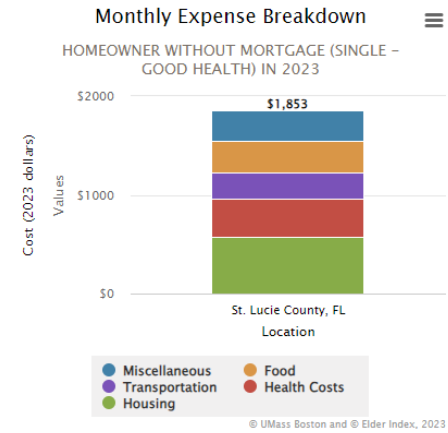
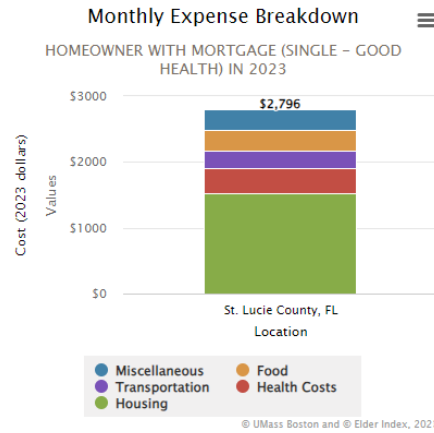
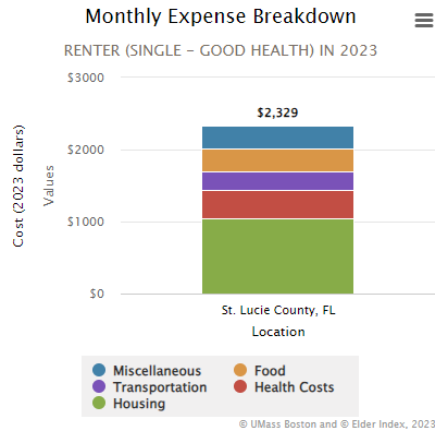
Couple – Poor Health



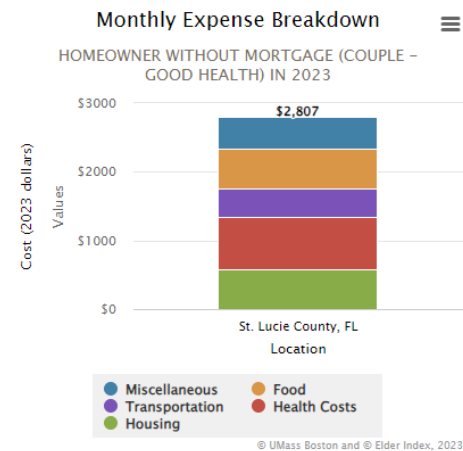
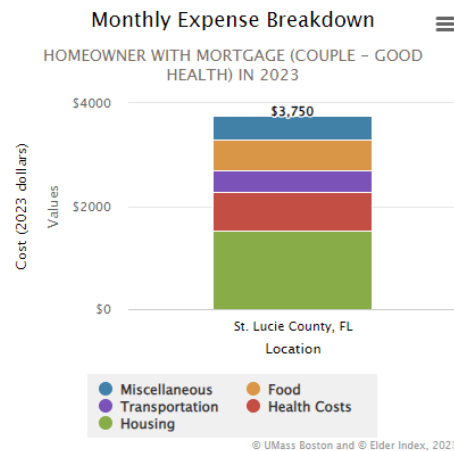
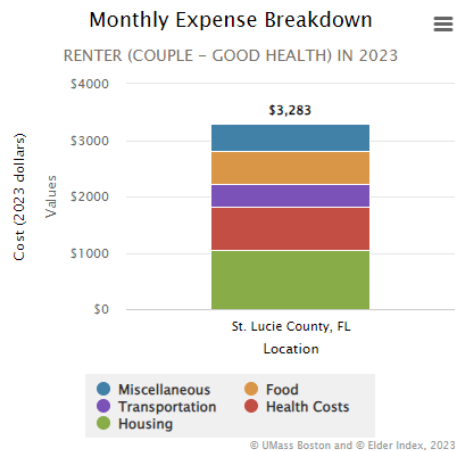
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St. Lucie County Elder Index

Single – Good Health



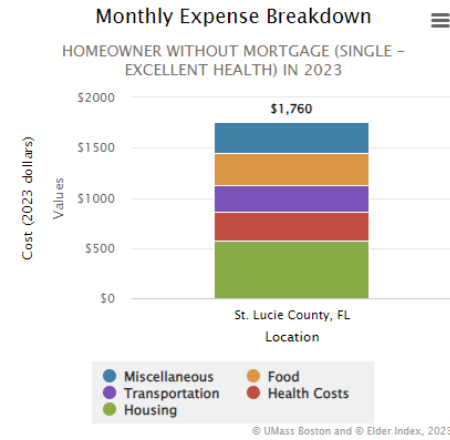
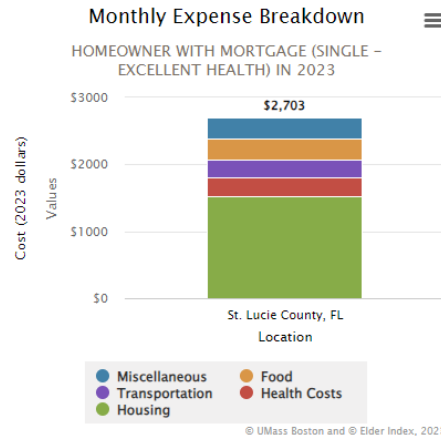
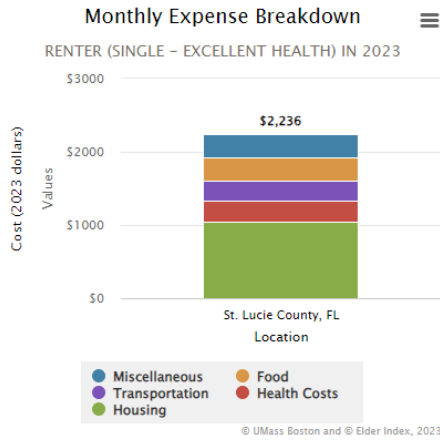
Couple – Good Health



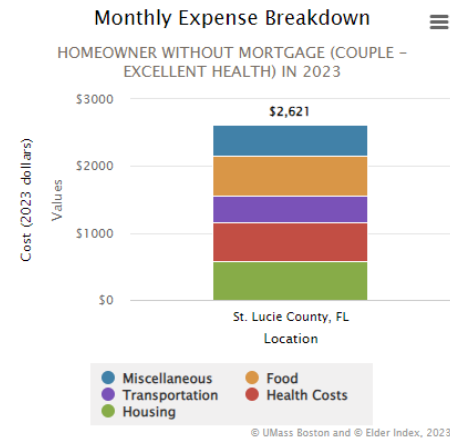
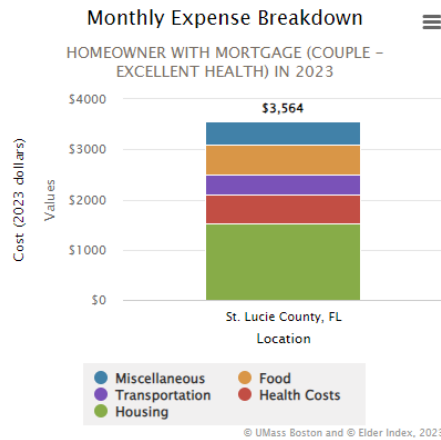
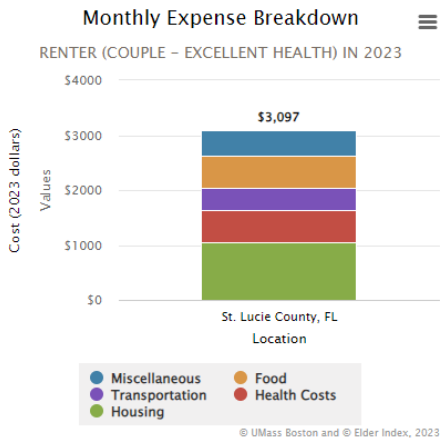
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St. Lucie County Elder Index

Single – Excellent Health



Couple – Excellent Health



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St. Lucie County Elder Index

100% Federal Poverty Level for a 1-person household is \$14,580 where monthly income is equivalent to **\$1,215**.

125% Federal Poverty Level for a 1-person household is \$18,225 where monthly income is equivalent to **\$1,518.75**.

1-person household (single)	Poor Health	Good Health	Excellent Health
Renter	\$2,550	\$2,329	\$2,236
Homeowner with Mortgage	\$3,017	\$2,796	\$2,703
Homeowner without Mortgage	\$2,074	\$1,853	\$1,760

(Elder Index, 2023).

100% Federal Poverty Guidelines for a 2-person household is \$19,720 where monthly income is equivalent to **\$1,643**.

125% Federal Poverty Guidelines for a 2-person household is \$24,650 where monthly income is equivalent to **\$2,054**.

2-person household (couple)	Poor Health	Good Health	Excellent Health
Renter	\$3,725	\$3,283	\$3,097
Homeowner with Mortgage	\$4,192	\$3,750	\$3,564
Homeowner without Mortgage	\$3,249	\$2,807	\$2,621

(Elder Index, 2023).

Summary

The Elder Index measures the income older adults, people 65 years old and older, need to live independently to meet their basic needs; it is a benchmark of income adequacy that reflects variations in cost of living (Elder Index, 2023). The Federal Poverty Guidelines are issued each year in the Federal register by the Department of Health and Human Services and are mainly used to determine eligibility for public programs. 100% Federal Poverty Guideline means that the household is at poverty level, 125% Federal Poverty Guideline means that the household is near poverty level. The 2022 Department of Elder Affairs County Profiles present data as referring to populations in Florida aged 60 or older unless otherwise noted (DOEA Profile, 2022). The 2022 American Community Survey from the US Census includes 1-year estimate subject tables regarding poverty status in the past 12-months (ACS, 2022).

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St. Lucie County Elder Index

For a single person household, 100% Federal Poverty Guideline monthly income is \$1,215 (HHS, 2023). In St. Lucie County, the income needed to live independently and meet their basic needs is greater than 100% Federal Poverty Guideline. For a single person household, 125% Federal Poverty Guideline is \$1,518.75 (HHS, 2023). According to the Elder Index, the income needed to live independently and meet their basic needs in St. Lucie County is greater than 125% Federal Poverty Guideline.

For a 2-person household (couple), 100% Federal Poverty Guidelines monthly income is \$1,643 (HHS, 2023). In St. Lucie County, the income needed to live independently and meet their basic needs is greater than 100% Federal Poverty Guideline. For a 2-person household, 125% Federal Poverty Guideline is \$2,054 (HHS, 2023). Again, the income needed for an elderly couple to live independently in St. Lucie County is greater than 125% Federal Poverty Guideline.

In St. Lucie County in 2022, 30% of the county's population were 60 years old or older and 22% of the county's population were 65 years old or older. 15% of older residents (age 60+) are below 125% of poverty level; 10% of older residents are at poverty level (DOEA Profile, 2022). The cost of living in St. Lucie County is greater than 100% and 125% Federal Poverty Guideline (DOEA Profile, 2022). According to the Elder Index, households who have "poor health status" have higher health costs compared to households with "good" or "excellent" health however, regardless of a household's health status, they will still struggle to live independently based off the income needed estimated by the Elder Index and the Federal Poverty Guidelines for 125% Federal Poverty. There are 15,075 older residents (60+ years old) in the county who are below 125% of the Federal Poverty Guidelines who likely do not have the income needed to live independently and meet their basic needs. According to 2022 American Community Survey 1-Year Estimates, 12.2% of residents aged 65+ years old are estimated to be below the poverty level, that is equivalent to 10,635 residents age 65+ years old (ACS, 2022). Based off information from the 2022 DOEA County Profiles and the Elder Index, populations 60+ and 65+ years old struggle to have a sufficient income to meet cost of living standards and struggle to live independently and meet basic needs.

The graphs on the first page highlight how expenses for single households and 2-person households may be distributed across five categories: housing, health care, transportation, food, and miscellaneous essentials. For those with poor health, health costs take up a large proportion of the monthly income needed to live independently, compared to individuals with good or excellent health status.

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